

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

STEVEN M. ZOOK  
KIMBERLY D ZOOK  
Debtor(s)

Case No. 17-25054GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/20/2017.
- 2) The plan was confirmed on 03/02/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/22/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,529.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$558.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$558.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$128.85
Court Costs	\$0.00
Trustee Expenses & Compensation	\$24.55
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$153.40**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR LEASING LTD D/B/A GM FINANCIAL	Unsecured	18,877.00	18,877.48	18,877.48	0.00	0.00
ALLEGHENY COUNTY FAMILY DIVISION	Unsecured	0.00	NA	NA	0.00	0.00
AMBER ZOOK	Priority	0.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTION	Unsecured	387.00	NA	NA	0.00	0.00
AVALON BOROUGH (SWG)	Secured	NA	315.25	315.25	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	2,918.00	2,918.68	2,918.68	0.00	0.00
CAPITAL ONE NA**	Unsecured	543.00	543.77	543.77	0.00	0.00
CAPITAL ONE NA**	Unsecured	362.00	362.98	362.98	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	1,849.00	1,849.44	1,849.44	0.00	0.00
CONVERGENT OUTSOURCING INCORPORATED	Unsecured	1,716.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING INCORPORATED	Unsecured	840.00	NA	NA	0.00	0.00
DAVID STOLLER	Priority	0.00	NA	NA	0.00	0.00
DEBT COLLECTION PARTNER	Unsecured	10.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	932.12	932.12	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	1,370.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	2,137.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	1,131.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	555.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	268.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	164.00	NA	NA	0.00	0.00
I.C. SYSTEMS INC.	Unsecured	302.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	2,149.00	NA	NA	0.00	0.00
KML LAW GROUP PC*	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	974.18	974.18	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	351.10	351.10	0.00	0.00
PENN CREDIT CORP	Unsecured	309.00	NA	NA	0.00	0.00
PINGORA LOAN SERVICING LLC	Secured	95,959.00	98,796.30	0.00	404.60	0.00
PINGORA LOAN SERVICING LLC	Secured	0.00	14,969.93	14,969.93	0.00	0.00
R AND R COLLECTION	Unsecured	118.00	NA	NA	0.00	0.00
R AND R COLLECTION	Unsecured	78.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	251.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WESTLAKE FINANCIAL SERVICES(*)	Unsecured	4,955.00	4,954.95	4,954.95	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$404.60	\$0.00
Mortgage Arrearage	\$14,969.93	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$315.25	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$15,285.18</b>	<b>\$404.60</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$31,764.70</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$153.40</u>	
Disbursements to Creditors	<u>\$404.60</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$558.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/24/2018

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.